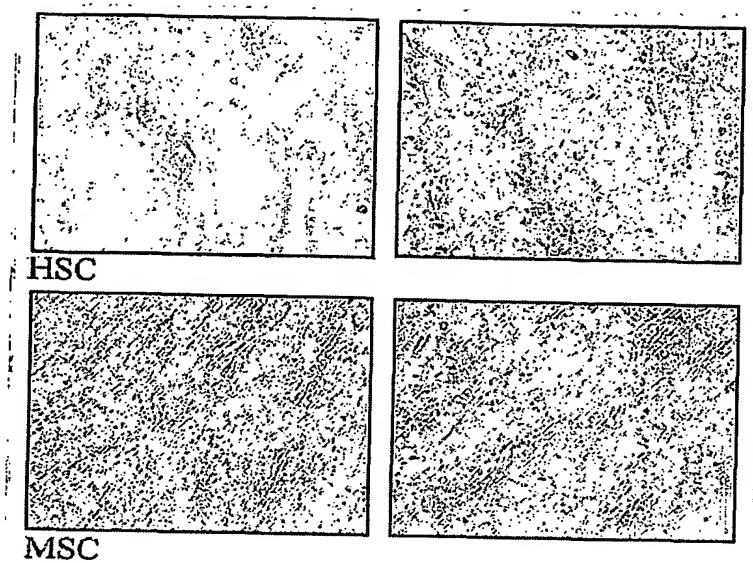


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**Figure 1.** Morphology of HSCs and MSCs in the culture.

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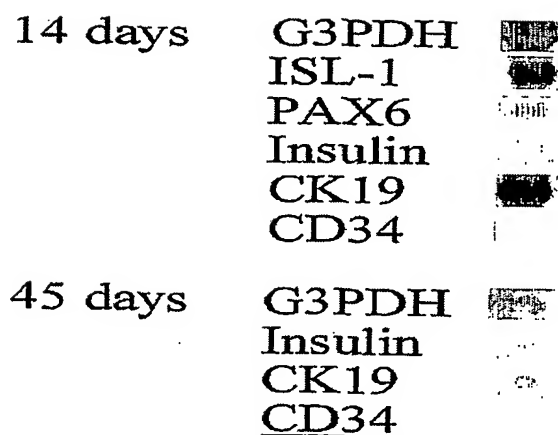


Figure 2A

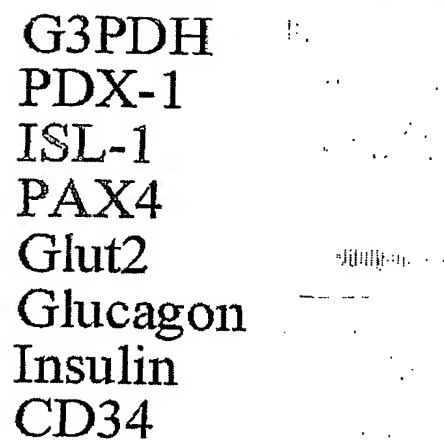
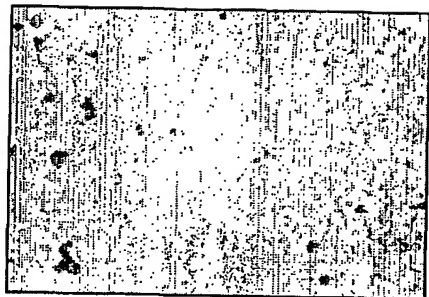
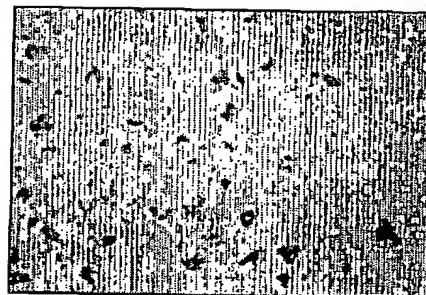


Figure 2B

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**Figure 3A (1 week)**  
**Differentiation into red blood bursts.**



**Figure 3B (2 weeks)**

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**Figure 4. Differentiation into Fat cells.**

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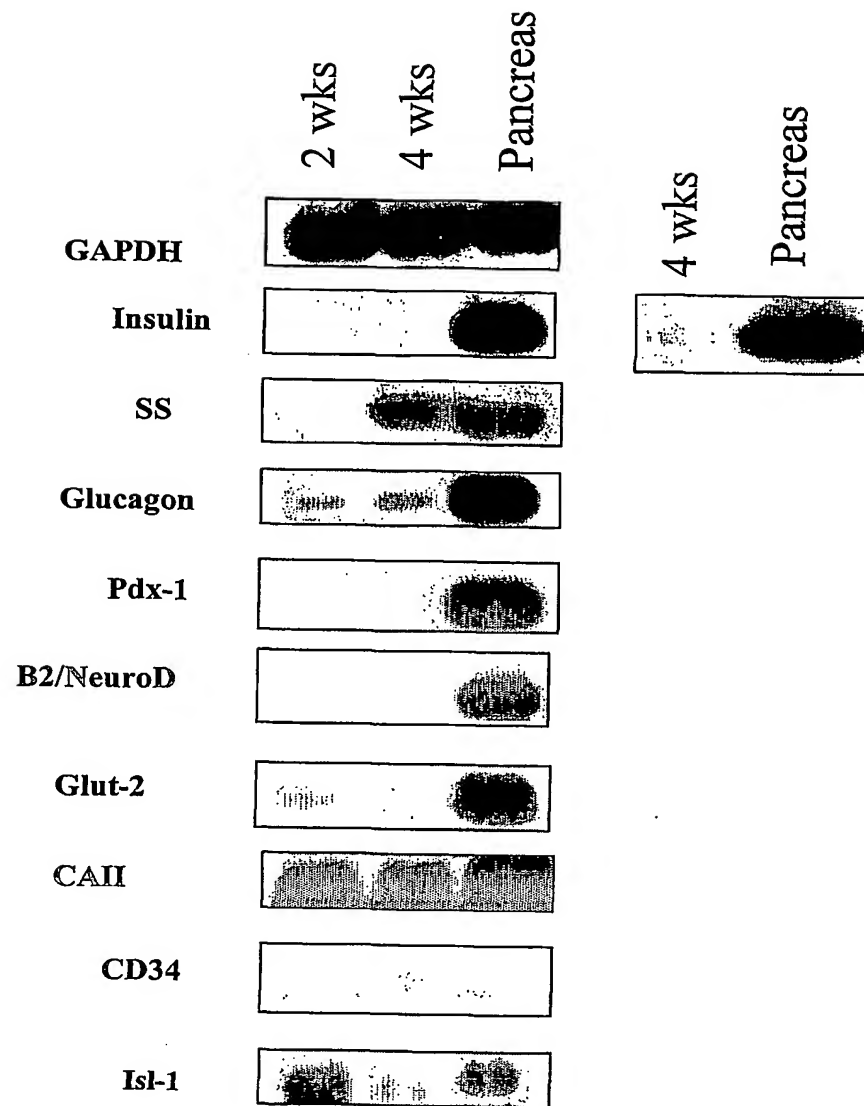
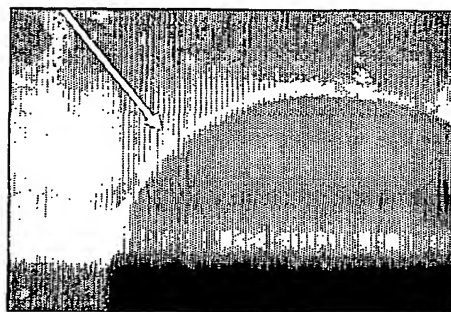
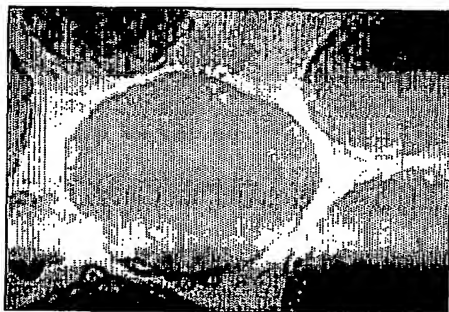
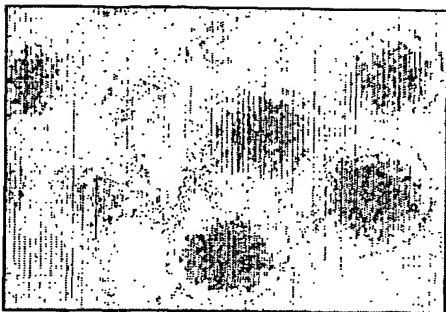


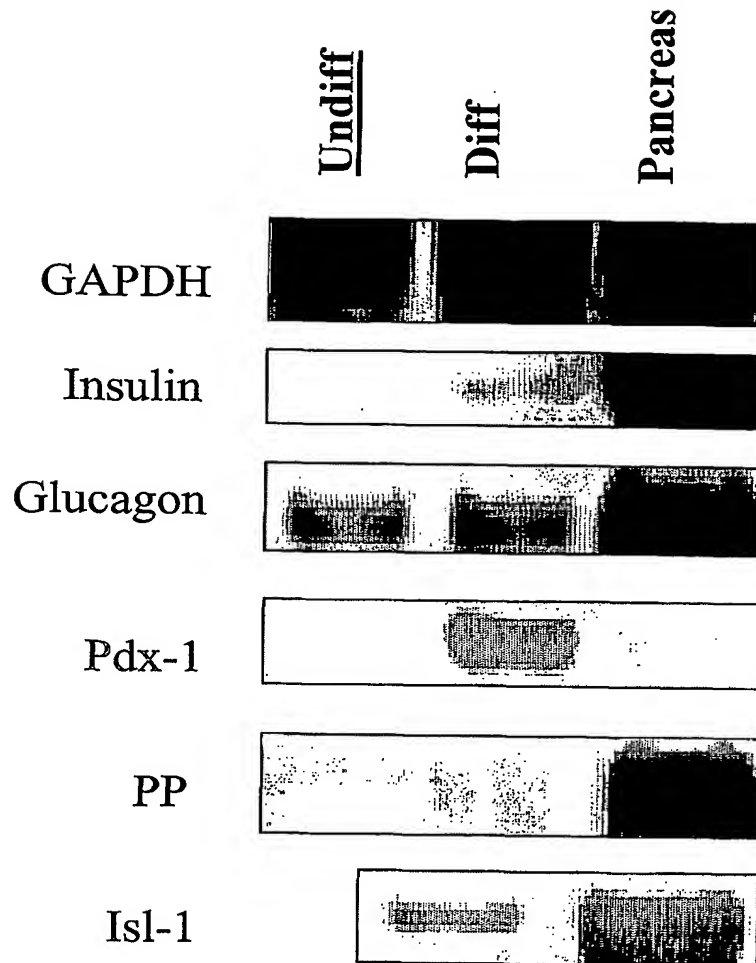
Figure 5. Expression of pancreas/islet development related genes.

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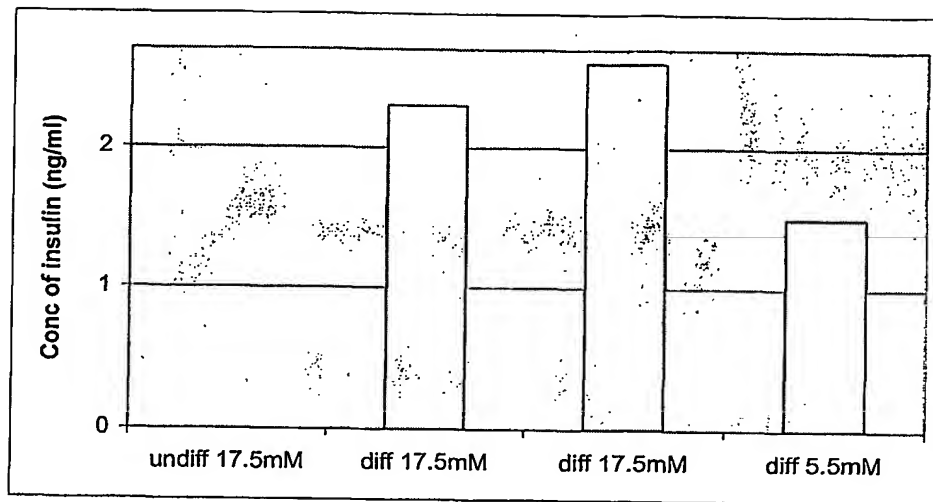
**Figure 6. Appearance of clustered MSCs.**

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**Figure 7. Insulin expression in clusters.**

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**Figure 8. In vitro insulin secretion by differentiated clusters.**



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